

STATE OF WASHINGTON



OFFICE OF  
INSURANCE COMMISSIONER

In the Matter of

CAROLEEN BARTOS,

*Resident Licensee*

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No. D 06 - 84

ORDER REVOKING LICENSE

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To: Caroleen Bartos  
1505 F St. S.E.  
Auburn, Washington 98002

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your license is REVOKED, effective March 13, 2006, pursuant to RCW 48.17.530(1)(b), (e), and (h); and 48.17.540(2).

THIS ORDER IS BASED ON THE FOLLOWING:

1. Caroleen Bartos is a licensed agent authorized to sell property and casualty insurance in Washington.
2. While employed at a Washington agency appointed with member companies of the Farmers Insurance Group, Licensee issued and delivered to a customer three documents entitled "Evidence of Insurance for Mortgagee Interests" purporting to show that the customer's home was insured by Fire Insurance Exchange from April 23, 2002 through April 23, 2003, April 23, 2003 through April 23, 2004, and April 23, 2004 through April 11, 2005, respectively.
3. The consumer's home was not insured by Fire Insurance Exchange or by any member of the Farmers Insurance Group after April 23, 2002. Licensee was aware of this fact and issued the above-described documents knowing that the representations in the documents were false and with the intent that the customer and the customer's mortgagee would rely on these misrepresentations.
4. As a result of Licensee's misrepresentations, the consumer incurred increased mortgage costs and did not have the coverage that she believed was in place.

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The licensee violated the following regulations and provisions of the insurance code:

- a.) By engaging in unfair or deceptive acts or practices in the conduct of business, the licensee violated RCW 48.30.010.
- b.) By making, publishing, and disseminating false, deceptive and misleading representations in the conduct of the business of insurance, the licensee violated RCW 48.30.040.
- c.) By making, issuing and circulating misrepresentations of the terms of insurance policies, the licensee violated RCW 48.30.090.

By reason of her conduct, and her violations of the Insurance Code, Caroleen Bartos has shown herself to be, and is so deemed by the commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, Caroleen Bartos' license is revoked pursuant to RCW 48.17.530 and RCW 48.17.540(2).

IT IS FURTHER ORDERED that Caroleen Bartos return her insurance agent's license certificate to the Commissioner on or before the effective date of the revocation of that license, as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing. Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed.

Please send any demand for hearing to Insurance Commissioner, attention John Hamje, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

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ENTERED AT TUMWATER, WASHINGTON, this 21<sup>st</sup> day of February, 2006.

MIKE KREIDLER  
Insurance Commissioner

By

JOHN F. HAMJE  
Deputy Insurance Commissioner  
Consumer Protection Division

Investigator: Marianne Azevedo

**DECLARATION OF MAILING**

I certify under penalty of perjury under the laws of the State of Washington that on the date listed below, I mailed or caused delivery of a true copy of this document to ***Caroleen Bartos***.

Dated: February 21, 2006

At Tumwater, Washington

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Victoria Meyer